


We claim:

1.  A system for funding multiple investment products including:  
2 a charge card billing system configured to capture financial event  
3 information wherein said billing system comprises:  
4 a card account database configured to include cardholder  
5 accounts;  
6 a billing information database configured to include information  
7 about cardholder billings;  
8 a financial events database configured to include information  
9 about cardholder financial events;  
10 a remittance database configured to include information about  
11 cardholder remittances;  
12 a payment hierarchy system for establishing rules for distributing  
13 remitted funds to said financial events; and,  
14 an investment broker system in communication with said billing system  
15 wherein said investment broker system comprises:  
16 an investment instruction arrangement database configured to  
17 include cardholder investment instruction information;  
18 an investment account database configured to include multiple  
19 investment products; and,  
20 an investment payment hierarchy system for establishing rules for  
21 ~~distributing funds to said investment products.~~

2. The system of claim 1, wherein said investment products include at least one of a fixed annuity, variable annuity, CD, insurance, certificate, equity and mutual fund.

3. The system of claim 1, wherein said charge card billing system is configured to avoid a collections process upon remittance of sufficient financial event funds and insufficient investment funds.

4. The system of claim 1, wherein said investment products are pre-selected by cardholders.

5. The system of claim 1, wherein said billing system and said investment broker system are configured to be accessed via at least one of a telecommunications linkage, facsimile, Internet and a point of interaction device.

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102 → 6. A method for funding multiple investment products including the steps  
2 of:  
3 providing a charge card billing system through which cardholders charge  
4 financial events;  
5 capturing, using said billing system, financial event information;  
6 providing an investment broker system in communication with said  
7 billing system, wherein said investment broker system includes multiple  
8 investment products through which cardholders can select investments for  
9 purchase;  
10 billing said cardholders for said financial events and said investment  
11 products;  
12 accepting remittances, using said charge card billing system, from  
13 cardholders, a portion of said remittances defined as investment funds to be  
14 applied to said investment products;  
15 transferring said investment funds to said investment broker system;  
16 applying payment hierarchy rules to said investment funds; and,  
17 distributing said investment funds to said investment products in  
18 ~~accordance with said payment hierarchy rules.~~

7. The method of claim 6, wherein said step of selecting investment products includes selecting at least one of a fixed annuity, variable annuity, CD, insurance, certificate, equity and mutual fund.

8. The method of claim 6, wherein said step of remitting funds avoids a collections process upon remittance of insufficient investment funds.

9. The method of claim 6, wherein said step of selecting investment products occurs prior to said remitting step.

10. The method of claim 1, wherein any of the steps are preformed over at least one of a telecommunications linkage, facsimile, the Internet and a point of interaction device.

11. The method of claim 1, wherein any of the steps are preformed over at least one of a telecommunications linkage, facsimile, the Internet and a point of interaction device.